



FINANCE AND ADMINISTRATION CABINET  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

**Steven L. Beshear**  
Governor

P.O. Box 798  
Frankfort, Kentucky 40602-0798  
Phone: 1-800-928-5327  
Fax: 502.696.7655  
[www.kheaa.com](http://www.kheaa.com)

**Jonathan Miller**  
Secretary

**Edward J. Cunningham**  
Executive Director

Contact: Lori Powers  
Phone: (502) 696-7378  
E-mail: [lpowers@kheaa.com](mailto:lpowers@kheaa.com)

**August 2008**

**Money Tips for College Students: How to Make It, Use It and Save It**

**Protect yourself against identity theft**

Identity theft is one of the fastest growing crimes and can affect anyone—including college students.

The first step is to protect your Social Security number (SSN), bank account and credit card numbers, PINs, passwords and other personal information. Never provide this information in response to a phone call, a fax, a letter or e-mail you receive — no matter how friendly or official the circumstances may appear.

Also be aware that friends, family members, roommates and workers who come into homes make up a large percentage of identity thieves. They often are in the best position to find and use confidential information.

Pick up your mail as soon as possible after delivery or use a locked mailbox. Put outgoing mail in a blue Postal Service mailbox, hand it to a mail carrier or take it to the post office. Shred any documents that contain personal or financial information.

Never provide bank, credit card or other sensitive data when visiting a Web site that doesn't explain how your personal information would be protected, including its use of encryption to transmit and store data safely.

On your personal computer, install a free or low-cost firewall to stop intruders from gaining remote access to your PC. Download and frequently update security patches offered by your operating system and software vendors to correct weaknesses that a hacker might exploit.

Con artists often pose as charities or business people offering jobs, rewards or other opportunities. They hope that trusting souls will send cash or checks, provide SSNs or credit card numbers, or wire money from a bank account.

To learn how to plan and prepare for higher education, visit [www.GoHigherKY.org](http://www.GoHigherKY.org). For more information about student financial aid, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381.

**-30-**